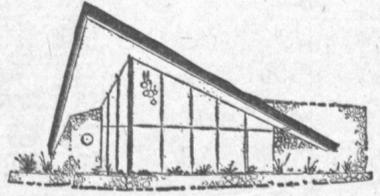




FREDERICKS REALTY & ESCROW



BEN NOWATKA BROKER

Member of the Following Boards:

- Gardena Board of Realtors
- Torrance-Lomita Board of Realtors
- Hawthorne-Lawndale Board of Realtors
- L. A. Board of Realtors—Southwest Branch

We Process Our Own Escrows

Your Listing - Your Sale - Your Purchase - Your Escrow - Your entire transactions are handled by capable, courteous, dependable personnel from beginning to end. No better service rendered—anywhere.

HEAVEN IN HAWTHORNE

We just listed this darling 2 bedroom home in Hawthorne and it's close to everything. It has a big, big family kitchen, big bright bedrooms, fenced yard, hardwood floors and priced right at only \$14,950. No. 116.

WALK TO STORES

This home is within walking distance to stores, schools, bus line and it has 3 bedrooms, 1 1/2 baths, built-in breakfast nook, wall to wall carpeting, 2 car garage and a big existing FHA loan you can take over. Full price \$18,950. No. 102.

VALUE PACKED FEATURES

Are built into this lovely 3 bedroom and family room home. It has thick wall to wall carpeting, built-in range and oven, dishwasher, fireplace forced air heating, automatic water softener and big 2-car garage. It's really nice. No. 108.

DON'T CRAMP YOUR STYLE

Spread out in this big 4 bedroom home and enjoy all the comforts it has to offer. There are built-ins in the kitchen, wall to wall carpeting throughout, forced air heating, fireplace and less than 2 years old. Full price \$23,950. No. 113.

SOUTHWOOD

Four Bedrooms, family room, built-in stove and oven, step down living room with attractive fireplace and wall to wall carpeting. Owner has been transferred and wants a quick deal. Submit all offers. No. 131.

\$500 DOWN

Here's a chance for the person working on a low budget to get started. This is a junker but clean as a pin and ready to move into. It has a big kitchen carpeting, 2 car garage and cement block fence and only \$16,500 full price No. 106.

\$900 DOWN

That's all, just \$900 down plus costs and impounds and you can own this fabulous 2 bedroom that is completely carpeted with almost brand new carpeting. There's a big, big kitchen with lots of tile and a big lot to expand on. No second trust deeds either. No. 107.

DIRTY BUT CHEAP

Three bedrooms, 1 1/4 baths just listed and priced to sell quick. Bring your wife and your scrubbrush and make this home sparkle. Good big loan already on so no points. Full price only \$18,750. No. 130.

SOUTHWOOD SPECIALS

Two on the same street to choose from and both have existing G.I. loans which can be assumed. Wall to wall carpeting, cement block fencing and in lovely quiet neighborhood. Be sure to call and inquire about No. 128 and No. 132.

LITTLE MANSION

Here's a dandy 2 bedroom and den home with 1 1/4 baths and a 1 bedroom rental in the rear plus a kidney shaped pool and a big lot 82x239. There's a lot of value here for the money and a wonderful place to raise children. Asking \$31,500 with 10% down. No. 133.

HOME HINTS

Mr. F. Romp of Hawthorne asks this question:

Why Are Buyer's Escrow Charges So High?

Escrow charges are actually very low. The buyer's escrow charges generally cost \$30 for the initial fee and \$1 for every \$1000 of the sales price.

However, the closing costs, which many people misinterpret as escrow charges, occasionally run quite high. This is due to the following: the charge for placing a new loan is usually 1% to 2% of the amount of the loan (this going to the lender in the form of a discount for making the loan) or the lender also requires fire insurance for the amount of the loan, generally a 3 year policy paid in advance; an A.T.A. policy of Title Insurance is required (over and above the Title Policy the seller pays for the proration of taxes depends upon the time of year the property is purchased and whether the taxes were paid in advance; in the event the home was purchased under F.H.A. or G.I. financing, and impound fund (or trust account) is set up for the benefit of the buyer (which is additional cash outlay).

It is very difficult to estimate closing costs; as an appropriate figure, it costs about \$225 when assuming an existing loan, \$400 when placing a new conventional loan, and \$500 by placing an F.H.A. loan. These preceding figures are based on a \$17,500 sale, and are extremely flexible depending upon the individual home. If you are considering buying a home, consult your Realtor for a breakdown on the home you are purchasing.

Read my column every Wednesday and Sunday in Torrance Press. If you have any question you would like answered, feel free to write me: Fred L. Fredericks, Fredericks Realty.



RAY POWELL SALESMAN



RALPH CAMERON BROKER



BEN CLARK BROKER



JOE BARICK SALESMAN



RUSS AMADO BROKER



LESLIE MAHNS SALESMAN



BOB MORRIS SALESMAN



CY WEBBER SALESMAN



We Welcome Your Visit to Our Open Houses

OPEN HOUSES SUNDAY

NORTH TORRANCE: Beautiful big 3 bedroom, 1 1/4 bath home. Has many quality features. Go by and see it at 2809 W. 167th St. Ben Clark will be there to greet you.

VACANT: 3 bedroom, 1 1/4 bath home in Southwood. Has big FHA loan you can assume. Cy Webber will answer your questions at 4013 Scott. No. 129.

COUNTRY HOME: Darling 3 bedroom home on big R-2 lot with lots of fruit trees. Bob Morris will greet you at 2427 W. 251st St. No. 123.

HOT TO TROT: This owner is really anxious to sell. It's a 3 bedroom with cement block fencing, 2 car garage. Go see it and make an offer. Ray Powell will be there to answer your questions at 20117 Hinsdale. No. 126.

TREE HOUSE: Here's an attractive 3 bedroom home with a tree house the kids will love. It's at 16427 Wilkie Ave. in North Torrance. George Beck will be there to answer your questions. No. 115.

MERIT RESALE: Lovely 3 bedroom and family room home with 1 1/4 baths, a must to see. It's only \$23,500 and Ben Nowatka will give you all the details at 1317 W. 214th St. No. 121.

WIFE PLEASER: Your wife will be pleased with this lovely 3 bedroom and family room home with all of its many fine features. Leslie Maahs on duty at 2454 W. 233rd St. No. 114.

HILLTOP VIEW: Fresh air and sunshine await your visit to this 3 bedroom, 1 1/4 bath home and it's only \$22,750. Russ Amado will be on duty at 2614 Ridgeland. No. 118.

2 Blocks West of Hawthorne Blvd. — Torrance

Open Daily 8 am to 8 pm FR 8-8447

Saturday and Sunday until 7 p.m.

Royale

"IT'S A PLEASURE to do business where business is being done."

R REALLY, apartment house living is great—however, you will never REAR OF YOUR CHILDREN SHOULD BE IN A HOME of your very own. With \$2000 down you can own this large 3 bedroom Southwood home with payments less than what this home would rent for.

O ON OCCASIONS we have some outstanding buys—this we now have in this Cedar Rustic with built-in range and oven, forced air heat, 2 baths, carpeted and drapes throughout. Price \$19,450—10% down with immediate occupancy.

Y WHOA! You're looking days will be over after seeing so many REVEALING FEATURES such as built-in range and oven, hardwood floors, covered patio, brand new wall to wall carpeting. All 3 bedrooms are good sized. Fenced yard for the lots. Across the street is a complete, well planned shopping center. Immediate occupancy. Priced within \$1000 of \$16,500 with a very, very low down payment.

A APPEALING and so very revealing are the features of this beautiful Southwood Estate home you of course will indeed immediately want it as a part of your future security and peace of mind—this can be yours. Priced below current market. \$27,700.

L LIFE is what you make it—varied will be your possibilities in this unusual piece of property. 50'x150' R-3 lot with double garage. This home has wall to wall carpeting throughout. Panelled living room PLUS raised hearth fireplace. Kitchen is large, and we DO mean large with 18" x 14" service porch. Located near downtown Torrance. Try \$12,500 down.

L LET ROYALE find a way for you, and you alone, to own this 3 bedroom home with 1 1/4 bath plus forced air heat. 7 1/2% rare indeed to have a seller that will trade for trailer houses or automobiles so, let's get together today. Price \$19,950.

E EVERY member of your family will have an unusual, peculiar interest in this home. It's difficult to describe, as this home has 3 bedrooms, 2 baths, with turnip room done in knotty pine with waf bar, large double sink, and for your friends a bear cooler PLUS kidney shaped pool where your guests can thoroughly enjoy themselves. Priced right at \$23,950 owner is moving to Orange County.

Royale
TORRANCE & HAWTHORNE BL.
FR 1-3531 ANYTIME

OPEN HOUSE

SUN., JULY 20 — 1 TO 5 P.M.

3225 Newton St., Walteria

An Oriental flare to this 2 bedroom residence. Has nice den with stone planter, wall to wall carpet in living room, den, hall and bedroom, new water heater, stove is included in price. PV stone fireplace, 2 car garage, BBQ and patio in fenced yard. Corner lot. Priced below market with low down payment. ML8399.

4 HOUSES ON A LOT

A good investment in a good Torrance location, 2 houses are 5 years old and 2 are 15 years old. One house will rent for \$160 per month, reasonable down payment.

4-BEDROOM FRAME

A two-story home for just \$15,500 in Lomita. An older home but in near perfect condition, partial basement. Zoned R-2. ML8621.

\$18,900

3 Bedrooms, 1 1/4 bath, newly redecorated, room for pool. G.I. resale, makes payments \$107 per mo. including taxes and insurance. See this first. ML8845.

\$13,995 ON R-3 LOT

Clean 2 bedroom. Very neat, good location on Belleport in Lomita. This property won't be available long at this low price.

WE NEED GOOD LISTINGS IN THE LOMITA AND WALTERIA AREA. AS ACTIVE REALTORS, WE CAN HELP YOU WITH YOUR REAL ESTATE PROBLEM.

Sales and Exchanges

KEN PETERS, REALTOR

2367 Lomita Blvd., Lomita DA 6-8100

★ ★ ★ ★ ★

SCUM?

Don't let any landlord call you that. See the beautiful three bedroom corner home, covered patio, block wall fence, double garage, dishwasher and easy payment like rent. You can deduct part of your payments on your income taxes and save again. See 1136 Torrance Blvd., then call us. Only—

\$600 DOWN
\$119 MONTH
Submit More Down For Lower Payments

MARSDEN
LE DOUX
DA 5-3090

\$395 DOWN
VACANT
MOVE IN
TODAY

This lovely home has just been repainted inside. It features large kitchen, a full c.o. construction, fenced yard and only eight years old. A tremendous buy at \$12,950. FA 0-2770

OPEN HOUSE
SUN. 1-5 P.M.
22421 Marjorie St.
Torrance

Immaculate home in Southwood. Wall to wall carpeting in living and dining area. This home of comfort and convenience with cornered patio, block wall fence and double garage. Priced for immediate sale at \$18,500. 25318 Narbonne Ave. TOWNE & COUNTRIE DA 6-2476

\$1495 DOWN
4 BDRMS.
The excellent condition of this immaculate home is enough even without the two baths, wall to wall carpets, wood paneling, wardrobe closets, sliding glass doors, patio, large lot completely fenced with block walls. Many other convenient features. Owner anxious to sell and asking only \$17,895 full price. Hurry!
23844 Hawthorne Blvd.
Open 'til 9 p.m.
FR 8-2294

LOOKING FOR A BUY!

Fine Potential So. Torrance

Sharp 3 bedroom in Lomita. Wall to wall carpeting in living room and hall, built-in range and oven, 1 1/4 bath. Lovely yard. Only \$2200 down.

In Kettler

People moving east anxious to sell. This is one of the cleanest homes in tract. Wall to wall carpeting in living, dining and two bedrooms. Fireplace, patio. Just \$21,950.

Vacant!

Beautiful 3 bedroom, 1 1/4 bath home wall to wall carpeting, built-in range and oven, forced air heat, fireplace, large rear yard with block wall fence, near new high school. Immediate occupancy. Can use G.I. loan. Priced at \$19,900.

Really Big!

2 bedroom and family room with 1900 sq. ft. of usable floor space on 2 1/2 ac. deep lot. Complete provincial home with wall to wall carpets, drapes, built-ins, forced air heat, 2 1/2 car garage. Owner will carry own paper. Make terms adjustable to pocket book!

Ken Miller Realty

1955 Pac. Cst. Hwy. Lomita 1503 Crenshaw Blvd. Torrance

DA 6-3555 FA 8-1049

\$000

NO CLOSING COSTS TO QUALIFIED BUYERS
HOT A TRACT, but a custom built home in a lovely neighborhood. Picture light gray stucco exterior framed in sky blue and accented by huge shade tree. Rich wall-to-wall carpeting, walk-in closets, queen's kitchen with wall of cabinets, tiled tile sink, breakfast area, etc. Tiled extra large master bath, twin sized bedrooms with master bedroom overlooking lovely back yard distinctive with enclosed patio and fruit trees. Completely fenced. Full price \$11,500 with financing. NO SECOND T.D. NO SALES CONTRACT AND ABSOLUTELY NO CLOSING COSTS. We have several other CUSTOM RESALE HOMES available with NO DOWN PAYMENT to VETS.—TITLE REAL ESTATE—3935 Arteria (174th St.) Torrance On the cor. of Prairie & Arteria DA 9-4146 OPEN EVERY DAY 'TIL 8 P.M.

City View

\$5950 Dn. New Duplex
Owner's 3 bedroom, 2 baths plus 2 bedroom home, Electric Medalion, fireplace, built-ins, ash woodwork thruout, patio, w/w carpeting. Priced to sell. Will trade for home, units or lot.

\$2000 Down

Nr. New 3-br., 1 1/2 Ba.
Built-ins, W/W carpets, patio, double garage, lovely corner lot. Payment \$121 month. No second TV. Immediate occupancy.

David Dawes Rlty, Inc.
DA 5-2168, DA 4-1379
FA 1-3525

OPEN HOUSE

SUN. 1-5 P.M.

22421 Marjorie St.
Torrance

Immaculate home in Southwood. Wall to wall carpeting in living and dining area. This home of comfort and convenience with cornered patio, block wall fence and double garage. Priced for immediate sale at \$18,500. 25318 Narbonne Ave. TOWNE & COUNTRIE DA 6-2476

\$800 DN. G.I.

Southwood 3 Br., 2 Bath Open Sunday

20112 Wayne
(West of New Torrance West High) (Just north of Del Amo Blvd.)

Sharp stucco, hardwood floors, expensive deluxe wall to wall carpeting and drapes, thermo heat, disposal, tile bath, 4475 water softener. Extra wide lot, double detached garage with access to rear yard, \$19,500 F.P. Closing costs approximately \$600.

PASCH REAL ESTATE OS 5-0367

A RARITY

HARD TO FIND—a 4 bedroom and family room in Hollywood Riviera—and wall until you gaze upon that fantastic view! Check this price, then hurry on the phone. Only \$30,950.

VERY DESIRABLE!

That large model in "The Knolls" on a corner lot, isolated living room with fireplace. Full dining room, exceptionally spacious kitchen with brick fireplace, 3 bedrooms, family room, 2 baths, all built-in kitchen, block wall fence. Act with haste! \$25,950.

NEAR WEST HIGH

TAKE ADVANTAGE of a wonderful financing situation. Assume the G.I. loan and save money! Cozy provincial decor, large living room with used brick fireplace, 3 bedrooms, family room, 2 baths, all built-in kitchen, block wall fence. Act with haste! \$25,950.

BYE OF THE WEAK

YOU'RE BOUND TO WEAKEN when you survey this luxurious custom built home. 4 bedrooms plus playroom, 3 1/2 baths, superior carpeting, draperies and fine custom appointments. Sparkling swimming pool with change rooms and outdoor entertaining area. Exclusive area of South Shores. Will consider Trade, Trust Deeds or as low as \$3000 down. Only \$45,500.

WE NEED

A 3 BEDROOM HOME priced under \$18,000 in the Central or South Torrance area. Very qualified buyer. Please call if you're thinking of selling.

"KEY"

REAL ESTATE DA 5-1762

Eve's FR 2-0831, FR 8-4720, DA 6-7359

ROLLING HILLS

MAGNIFICENT VIEW

3 BEDROOMS FULL FAMILY AND LIVING ROOMS

3 BATHS—LARGE LOT

IMMACULATE—BY OWNER.

FR 5-0882

COCKY?

Maybe you are now, with a job and money in your pockets, so invest now for your not so "Cocky" years. Also save in loads of tax deductions. Trades will be accepted. See this modern eight unit stucco. All one bedroom each, income \$600 month, you pay \$318 month on reasonable down. Units are between Western and Normandy at West 227th St., all newly painted outside. Submit your old house in trade or offer your own down. This will go.

A Happy Ending

To your home hunting is assured when you see this spic and span 3-bedroom with carpets and drapes throughout. Fenced yard. Eating area in kitchen and a separate service porch. 10% down. Outstanding value at only \$20,250.

KAHLO REALTY

2207 ANACAPA, LUNADA BAY FR 7-1533 ★ FR 7-1534

THIS IS FOR YOU

1228 55, FOOT, 2 bedroom home with 8x13 1/2 foot office has a large living room with massive brick fireplace. Tile kitchen and bath, hardwood floors, 23x15 foot corner patio in large entertainment area. Room to build rentals on the rear of property. Ideal spot to work, entertain and make income on rentals. All this for just \$20,800. \$14,000 full price. Try \$1500 down. 1/2 block from 101 Highway.

TOWNE & COUNTRIE 25318 Narbonne Ave. DA 6-2476

SMALL RANCH

For Large Family

4 Bedrooms and Den

Dining room and rumpus room. Ample space for growing family. Nicely situated on approximately one-quarter acre. This comfortable home sits well away from stables, corral and tack room. Oh yes, the price, only \$28,500 (owner has bought another home.) Hurry! This is nice. Call today.

WANT A STEAL?

Desperate Owner

Must Sell

This 2 bedroom home on R-2 lot. Excellent loan available on low down payment, Reduced to \$11,000. Call today.

PACIFIC PLAZA REALTOR

FR 8-8441

NO DOWN TO G.I.

2 Houses on 1 Lot

LIVE IN ONE, RENT OTHER. Your payment including taxes and ins., only \$52 month. Drive by 499-431 N. McDonald—2 blocks E. of Wilmington Blvd., 3 blocks S. of Anaheim.

2 very large 870 sq. ft. 2 bedroom stucco homes. Only 2 years old. Aluminum windows, natural cabinets, disposals, double attached garage with alley. Large lot fenced. Only cash needed approximately \$625, closing costs and impounds. G.I. buyer must make \$610 month to qualify.

PASCH REAL ESTATE OS 5-0367

\$995 Down

G.I. Resale

3 Br., 2 Bath Family Room

Walk to a new million \$ 3 1/2 shopping center. Only 3 years old. It features built-in stove and oven, intercom, disposals, wall to wall carpeting, forced air heating, service porch, many other extras too numerous to mention. Possession August 1.

733 W. Carson FA 0-2770

GIANT

DA 6-9111

\$495 DOWN

CUPID'S COTTAGE

You'll love this two bedroom home with hardwood floors, stucco construction, completely redecorated inside and out. Spacious kitchen with disposal, detached garage and fenced yard. Vacant and ready for your inspection.

23844 Hawthorne Blvd. Open 'til 9 p.m.

FR 8-2294